

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JAVIER VARGAS	§	Case No. 05-72667
MELISSA A. VARGAS	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/26/2005.
- 2) The plan was confirmed on 10/12/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/05/2006.
- 5) The case was completed on 05/05/2010.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,625.00.
- 10) Amount of unsecured claims discharged without full payment: \$24,975.22.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 27,458.07	
Less amount refunded to debtor	\$ 307.70	
NET RECEIPTS		\$ 27,150.37

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,700.00	
Court Costs	\$ 164.00	
Trustee Expenses & Compensation	\$ 1,780.47	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,644.47
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY JACQUELINE	Lgl	2,700.00	2,700.00	2,700.00	2,700.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	17,000.00	8,625.00	8,625.00	8,625.00	4,633.58
CAPITAL ONE AUTO FINANCE	Uns	0.00	8,478.95	8,478.95	84.79	0.00
TRIAD FINANCIAL CORPORATION	Sec	9,000.00	7,425.00	4,975.00	4,975.00	2,365.53
TRIAD FINANCIAL CORPORATION	Uns	0.00	1,796.98	4,246.98	42.47	0.00
IRS D. PATRICK MULLARKEY TAX	Pri	0.00	NA	NA	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	300.00	131.56	131.56	131.56	0.00
ILLINOIS DEPARTMENT OF	Uns	0.00	60.00	60.00	0.60	0.00
INTERNAL REVENUE SERVICE	Pri	2,000.00	1,526.34	1,526.34	1,526.34	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	328.62	328.62	3.29	0.00
IRS ASSOCIATE AREA COUNSEL, SB/	Pri	0.00	NA	NA	0.00	0.00
UNITED STATES ATTORNEY	Pri	0.00	NA	NA	0.00	0.00
AFNI/VERIZON	Uns	228.00	609.63	609.63	6.10	0.00
ASPIRE VISA	Uns	800.00	807.41	807.41	8.07	0.00
CHILDREN'S LEARNING CENTER	Uns	336.00	336.00	0.00	0.00	0.00
CITY OF DEKALB	Uns	220.00	537.50	537.50	5.38	0.00
COMED	Uns	635.00	834.54	834.54	8.35	0.00
EQUIFAX	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
EXPERIAN INFORMATION	Uns	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	390.00	400.38	400.38	4.00	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	6,800.00	8,072.40	8,072.40	80.72	0.00
NICOR GAS	Uns	500.00	223.70	223.70	2.24	0.00
TRANSUNION	Uns	0.00	NA	NA	0.00	0.00
CHECK INTO CASH OF IL	Uns	0.00	288.00	288.00	2.88	0.00
MR. VARGAS	Uns	0.00	NA	NA	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	164.00	164.00	164.00	164.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 13,600.00	\$ 13,600.00	\$ 6,999.11
TOTAL SECURED:	\$ 13,600.00	\$ 13,600.00	\$ 6,999.11
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,657.90	\$ 1,657.90	\$ 0.00
TOTAL PRIORITY:	\$ 1,657.90	\$ 1,657.90	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 24,888.11	\$ 248.89	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,644.47	
Disbursements to Creditors	\$ 22,505.90	
TOTAL DISBURSEMENTS:		\$ 27,150.37

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/12/2010

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.